

AT THE HEAD OF THE LIST
For the Following Reasons:
"THE STATE"

Has had the most rapid growth of all similar Associations in Indiana.
Has established a record for promptness, accuracy and fair dealing that commands and receives the confidence of the people wherever its work has been extended.
Is still advancing on the same lines, and will continue to be known as

THE BEST IN THE STATE

THE INDIANAPOLIS JOURNAL

CHRISTMAS, 1895

THE STATE BUILDING AND LOAN ASSOCIATION OF INDIANA.

A variety of plans to borrowers, low payments and long time. Higher payments and short time. Reasonable rates.
Something good can be found for each in this Association. No fancy results promised, but investors are guaranteed to receive what their deposits fairly and actually earn. Installment stocks at \$1.00, 50 cents and 50 cents per share per month. NO MEMBERSHIP FEE.
PER CENT. Per Annum...Dividends Paid Semi-Annually, July 1 and Jan. 1. This is our Class D Stock. Can you obtain better results?

Securities unexcelled—first mortgages only. Mortgage assets, \$500,000.... Value of securities over \$1,500,000.
H. T. CONDE..... President
N. R. RUCKLE..... Vice President
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CLIFFORD & BROWDER..... Attorneys
W. H. SMYTHE..... M. A. DOWNING
R. C. LIGHT..... W. F. HULET.

Correspond with or call on the Secretary at home office, 29 S. Penn. St.

THE LEADER OF INDIANA
"THE STATE"

Is rapidly becoming recognized as the safest and cleanest of its kind.
Regular semi-annual audits by the Auditor of State of Indiana. Monthly audits of every account by experts (not directors).
Annual reports to State officials.
Special examinations by committees of shareholders and others all show

CLEAN AND HONEST BUSINESS

SECURITY-PROFIT-EXPERIENCE.

The... Indiana Savings and Investment Company.

... Points to its successful career and invites the attention of all persons Seeking the investment of sums large or small.

Charles E. Coffin..... President
Lorenzo D. Moody..... Vice President
Charles E. Holloway..... Secretary

Office...No. 90 E. Market Street.

Do You Want
\$1,000?

Then save 27 cents a day and pay it once a month to the

Mechanics' Mutual Savings and Loan Association

Indianapolis, Ind. ... 505 Indiana Trust Building.

5 Cts. a Day Paid monthly carries 2 shares of stock of the par value of \$200.

This Association is Safe and Strong.

INVESTIGATE!

The Fraternal Building-Loan Associations

... Of Indianapolis, Ind. ...
None Better—Few so Good. Incorporated Nov. 5, 1891.
First Mortgage Assets Nearly \$300,000. Capital Stock, \$2,000,000.

OFFICERS AND DIRECTORS:
Gen. Jas. B. Carnahan, President. Hon. John B. Cookrum.
Judge E. W. McBride, Vice Pres't. Hon. Caleb S. Denny.
George W. Powell, Secretary. Dr. E. L. River.
Frank Bowers, Treasurer. Hon. Elmer F. Williams.
Gen. Jas. B. Carnahan, J. R. Slater.
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It makes no promises that are not faithfully fulfilled.
Its cardinal points are:
ATTRACTIVE PLAN,
PROGRESSIVE MANAGEMENT,
LIBERAL FEATURES,
AND PROMPT LOANS.

Responsible Agents Wanted.
For Prospectus and By-Laws write to
GEORGE W. POWELL, Secretary, Indianapolis.

THE Commercial BUILDING AND LOAN ASSOCIATION

HOME OFFICE...
Indiana Trust Company's Building,
Rooms 416 and 418,
INDIANAPOLIS, IND.

Authorized Capital . . . \$2,000,000

Under the supervision of Auditor of State and State Inspector of Building and Loan Associations.

DIRECTORS:
JOHN W. FORT, HENRY L. BROWN,
BART L. MANSON, C. K. EWING, M. D.,
HENRY J. HUDER, L. SELIG,
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CONRAD RUCKELSHAUS.

Depository, Capital National Bank.
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Secretary, Treasurer,
FRANK FITZGERALD, Attorneys,
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Three classes of installment stock—50c, 80c, \$1. Certificate payments limited. Nine per cent. dividend on prepaid stock, payable semi-annually.

LOANS

We loan money on Central Business or Residence Property, without any delay, at the lowest rates, if security is satisfactory.

INSURANCE
We have the best Fire Insurance Companies in the world. Our rates are the lowest obtainable. Loss paid at our office.

REAL ESTATE
We have the best Central Business, Residence and Vacant Property for sale at close values.

RENTAL PROPERTY
We are agents for a large number of desirable properties, and can most always furnish houses desired.

C. F. SAYLES

77½ EAST MARKET STREET.

A MERRY CHRISTMAS



Established 1884.

..STAR..

Savings and Loan Association

HENRY H. FAY, Secretary, 40½ E. Washington St.

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Equitable... Savings Loan Association

...and...

Loan Association

General Office, 96 N. Delaware.

INCORPORATED 1888.

CAPITAL STOCK . . \$1,000,000

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CHAS. F. LESH
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THOS. TALLER, Jr.
V. G. CLIFFORD

Mutual Home and Savings Association,

(PURELY LOCAL). 72 E. Market Street. (ORGANIZED MARCH 19, 1894.)
\$100 shares, 25c per week. Loans, \$1,000 for \$10.84 per month. Paid-up stock, \$10 and \$100, pays 8 per cent.

Withdrawing Stockholders get what they have paid in and dividend. No deduction for expense fund.

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Isaac Thalman, Pres. C. C. Foster.
Thomas C. Day. N. N. Morris.
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CALL AND SEE A PRACTICAL DEMONSTRATION . . .

OF THE DIFFERENCE BETWEEN THE . . .

Definite Contract Plan

VS.
The "Kathleen Mavouree" Plan.

Monument Savings and Loan Association

WALTER T. COX,
R. FRENCH STONE,
Vice President,
W. F. CHURCHMAN,
Treasurer.

68½ E. MARKET ST.

A Definite Contract is issued to every applicant for shares. There are no "estimates" or "believe-we-can-mature" figures given. All is Definite. You get a Certificate in which the withdrawal value of your shares for each month are printed. You do not have to go to the Secretary or any one else to find out the value of your shares. It is all set down in the Certificate, and you know exactly at any time what your money has earned you. And if you borrow money of the Association, you sign so many notes of a fixed amount each, one note payable each month till all are paid—then the mortgage is discharged. It is no "pig-in-the-poke" way of doing business. It is definite. It is business-like.

68½ E. MARKET ST.

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